EXAMPLE NUMBER 5: Married couple ages 46 & 44 with Youthful driver.

Husband, age 46, drives 2009 Chevrolet Silverado pickup to work 8 miles each way, five days per week. Annual mileage = 15,000. Wife, age 44, drives 2009 Chevrolet HHR LT to work 5 miles each way, 5 days per week. Annual mileage = 10,000. Youthful driver, male, age 16, is a junior in High School, is an 'A' average student, and drives the pickup on an occasional basis. All drivers have clean records. Husband and wife have excellent credit history. The teenage driver has no credit history.

		Remainder	Bismarck/		
Company Name	Fargo	of State	Mandan	Grand Forks	Minot
Allstate	\$1,112	\$1,041	\$1,335	\$1,048	\$1,059
American Family	\$904	\$1,205/\$1	,241 \$1,123	\$1,037	\$1,121
Center Mutual	\$995	\$859	\$950	\$911	\$954
Garrison Prop & Cas	\$1,436	\$1,336	\$1,260	\$1,254	\$1,167
GEICO	\$830	\$1,095	\$931	\$826	\$960
GEICO Indemnity	\$2,159	\$2,891	\$2,444	\$2,144	\$2,496
Grinnell Select	\$1,172	\$1,461	\$1,386	\$1,215	\$1,344
Member Select	\$1,438	\$1,866	\$1,851	\$1,453	\$1,673
Mid Century	\$766	\$826	\$873	\$766	\$872
Nat'l Farmers Union	\$1,060	\$1,246	\$1,192	\$1,054	\$1,137
Nodak Mutual	\$421	\$562	\$536	\$531	\$550
North Star Mutual	\$1,016	\$1,046	\$1,158	\$998	\$1,016
Progressive Direct	\$529	\$628	\$623	\$532	\$675
Progressive NW	\$583	\$692	\$693	\$590	\$742
Safeco	\$1,299	\$1,480	\$1,363	\$1,281	\$1,300
State Auto	\$1,533	\$1,912	\$1,659	\$1,579	\$1,963
State Farm Fire	\$1,092	\$1,493	\$1,159	\$1,021	\$1,305
State Farm Mutual	\$1,001	\$1,402	\$1,068	\$941	\$1,204
USAA	\$701	\$733	\$642	\$649	\$588
USAA Casualty	\$818	\$806	\$750	\$737	\$685